
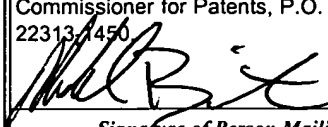


3624 glw

<b>TRANSMITTAL LETTER</b> (General - Patent Pending)		Docket No. 96-108-C2	
In Re Application Of: WALKER et al.			
Serial No. 09/654,933	Filing Date September 1, 2000	Examiner Shih, Sally	Group Art Unit 3624
Title: METHOD, APPARATUS AND PROGRAM FOR CUSTOMIZING CREDIT ACCOUNTS			
<p style="text-align: center;"><u>TO THE COMMISSIONER FOR PATENTS:</u></p> <p>Transmitted herewith is:</p> <p>Copy of Notice of Non-Compliant Amendment, mailed June 10, 2004 (2 pp.); Re-Submission of Amendment (9 pp.); and Return Receipt Postcard.</p> <p>in the above identified application.</p> <p><input checked="" type="checkbox"/> No additional fee is required. <input type="checkbox"/> A check in the amount of _____ is attached. <input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. 50-0271 as described below.</p> <p><input type="checkbox"/> Charge the amount of _____ <input checked="" type="checkbox"/> Credit any overpayment. <input checked="" type="checkbox"/> Charge any additional fee required.</p> <p> _____ Signature</p> <p>Dated: June 15, 2004</p> <p>Michael D. Downs Attorney for Applicants PTO Registration No. 50,252 (203) 461-7292/phone (203) 461-7300/fax</p> <p>CUSTOMER NO. 22927 Mdowns@walkerdigital.com</p> <p>cc:</p> <div><p>I certify that this document and fee is being deposited on June 15, 2004 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.</p><p> _____ Signature of Person Mailing Correspondence</p><p>Michael D. Brinton _____ Typed or Printed Name of Person Mailing Correspondence</p></div>			



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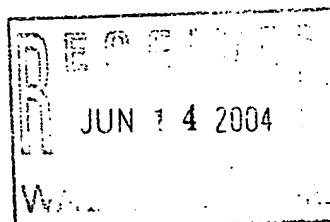
*Credit Card Interest Rate con*

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/654,933	09/01/2000	Jay S. Walker	96-108XX	7050
22927	7590	06/10/2004	EXAMINER SHIH, SALLY	
WALKER DIGITAL FIVE HIGH RIDGE PARK STAMFORD, CT 06905			ART UNIT 2914	
			PAPER NUMBER	

DATE MAILED: 06/10/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

File No:	96-108-C2
Attorney:	MOO
Due Date:	07-10-04
Docketed:	06-14-04





Paper No.

## Notice of Non-Compliant Amendment (37 CFR 1.121)

The amendment document filed on 5-6-04 is considered non-compliant because it has failed to meet the requirements of 37 CFR 1.121, as amended on June 30, 2003 (see 68 Fed. Reg. 38611, Jun. 30, 2003). In order for the amendment document to be compliant, correction of the following item(s) is required. **Only the corrected section of the non-compliant amendment document must be resubmitted (in its entirety), e.g., the entire "Amendments to the claims" section of applicant's amendment document must be re-submitted.** 37 CFR 1.121(h).

## THE FOLLOWING CHECKED (X) ITEM(S) CAUSE THE AMENDMENT DOCUMENT TO BE NON-COMPLIANT:

- ☐ 1. Amendments to the specification:
- ☐ A. Amended paragraph(s) do not include markings.
  - ☐ B. New paragraph(s) should not be underlined.
  - ☐ C. Other \_\_\_\_\_
- ☐ 2. Abstract:
- ☐ A. Not presented on a separate sheet. 37 CFR 1.72.
  - ☐ B. Other \_\_\_\_\_
- ☐ 3. Amendments to the drawings: \_\_\_\_\_
- ☒ 4. Amendments to the claims:
- ☒ A. A complete listing of all of the claims is not present.
  - ☒ B. The listing of claims does not include the text of all claims (including withdrawn claims)
  - ☐ C. Each claim has not been provided with the proper status identifier, and as such, the individual status of each claim cannot be identified.
  - ☐ D. The claims of this amendment paper have not been presented in ascending numerical order.
  - ☒ E. Other: All claims including cancelled claims must be listed even if you state claims 1-48 cancelled.

For further explanation of the amendment format required by 37 CFR 1.121, see MPEP Sec. 714 and the USPTO website at <http://www.uspto.gov/web/offices/pac/dapp/opla/preognotice/officeflyer.pdf>.

If the non-compliant amendment is a **PRELIMINARY AMENDMENT**, applicant is given ONE MONTH from the mail date of this letter to supply the corrected section which complies with 37 CFR 1.121. Failure to comply with 37 CFR 1.121 will result in non-entry of the preliminary amendment and examination on the merits will commence without consideration of the proposed changes in the preliminary amendment(s). This notice is not an action under 35 U.S.C. 132, and this **ONE MONTH time limit is not extendable**.

If the non-compliant amendment is a reply to a **NON-FINAL OFFICE ACTION** (including a submission for an RCE), and since the amendment appears to be a *bona fide* attempt to be a reply (37 CFR 1.135(c)), applicant is given a **TIME PERIOD** of **ONE MONTH** from the mailing of this notice within which to re-submit the corrected section which complies with 37 CFR 1.121 in order to avoid abandonment. **EXTENSIONS OF THIS TIME PERIOD ARE AVAILABLE UNDER 37 CFR 1.136(a).**

If the amendment is a reply to a **FINAL REJECTION**, this form may be an attachment to an Advisory Action. **The period for response to a final rejection continues to run from the date set in the final rejection**, and is not affected by the non-compliant status of the amendment.

A. M. W. A.  
Legal Instruments Examiner (LIE)

703-305-2272  
Telephone No.